

# Provision for Ministers' Widows in Scotland - Eighteenth Century

REV. A. IAN DUNLOP, T.D., B.D.

From the time of the Reformation it was necessary to do something about immediate provision for the widows of ministers suddenly having to leave manse and glebe, sometimes with young children, and it was reasonable that the fruits of the benefice during at least part of the vacancy should go to the widow. This became legalised in the Law of Ann and in due course was regulated by Act of Parliament 1672 (Ch. II, 2nd. Parl. 3rd. Sess. c.13). As a rule, the stipend for the half-year during which the minister died was paid, one half to the widow and the other half, in equal shares to the children surviving the minister. When there was no widow, all went to the children. Section 9 of the 1925 Act ended these payments for widows of ministers admitted after the Act and one year after the standardisation of stipend. The United Free Church had paid Widows' Grants (£60 in 1920) and the Church of Scotland began the same practice where there was no Ann. In 1950 the payment was £100, in 1960 £150, and it is now £500. Also in some cases there was a next-of-kin grant if there was no widow.

However Ann was a once-and-for-all payment and did not provide for the continued upkeep of widows, and one wonders how in the early days they were able to live at all. Some remarried and some were cared for out of session Poor Funds.<sup>1</sup> There was a certain amount of concern, and bequests were sometimes made for them. For example in the will of Dr Alexander Burnett, Archbishop of St Andrews, who died in 1684, there were bequests of 300 merks to two widows and 200 to two others and "if any of them die before their legacies are due, the forementioned sums to be paid to the Archbishop of Glasgow and the Bishop of Edinburgh to be given to other relicts of ministers whom they judge most necessitous".<sup>2</sup>

It will be of interest to look at one early provision for widows, the so-called *Centesima Fund*, which still exists. On 20 June 1688, a bond was taken

<sup>1</sup> Cf. Cunningham: *Church History II*, p. 319n. Crieff Kirk Session Minutes, 9 October 1709, "Mrs Strachan, the minister of Weems relict 12s."

<sup>2</sup> "Jean Fleming relict of Mr James Smith minister of Eddleston.      iii c merks  
Christian Gladstanis, relict of Pat. Weemes      iii c merks  
Elspeth Petrey, relict of Mr James Chalmers      ii c merks  
and to the relict of Mr Will. Thomson, m. of Traquhair      ii c merks"  
*Fasti IV*, p. 835, 1869 Edition.

out in the names of Alexander, Bishop of Edinburgh and Robert Scott, Dean of Glasgow, with the Burgh of Edinburgh for 7615 merks, the interest to be for "the relicts and orphans" of 31 ministers of the diocese of Edinburgh. The money must have been raised by 1685 for Andrew Cant of the High Kirk in Edinburgh, one of the 31, died in December of that year. Nearly all the 31, including Rose, were deprived by 1691. The interest accumulated and by 1712 the principal and interest amounted to "11809. 11. 11. pounds" (Scots). The Synod of Lothian in that year began a process before the Lords of Council and Session claiming the right of administration because of the abolition of prelaey. The matter was settled by all parties and it was agreed that £5,142 of the sum be handed to the Bishop of Edinburgh and the episcopal ministers, and the balance of 10,000 merks be allowed to accumulate, the interest to be given to the widows and orphans in the first degree of the contributors while any such live. Thereafter the right of applying the interest would devolve on moderators of the several presbyteries of the diocese of Edinburgh as bounded in 1688 and to the Principal and professors of Divinity of the College of Edinburgh for the time being and their successors in office, for the benefit of relicts and orphans of episcopal ministers of the diocese of Edinburgh so long as any of them are alive, and thereafter the benefits should pass to the relicts and orphans of any minister of the area of the old diocese. The bond must not be uplifted or disturbed without the consent of at least two of the Lords of Session. The minutes of the trustees begin in 1784 and make interesting reading. Principal Robertson was in the chair at the second meeting and Dr Hunter agreed to act as factor. Mrs Pollock, the daughter of Adam Waddell of Whitsom, one of the original contributors and the only person alive having a right to the benefit on the original terms, died in 1789 and it was agreed to pay the interest to necessitous children of ministers in the diocese area who had not contributed to the Widows' Fund. Sir Henry Moncrieff, the collector, provided names appropriate. In 1825 Principal Baird was in the chair and it was reported that since 1803 it had been impossible to find anyone suitable to enjoy the money and £450 had accumulated.

In 1829 the clerk's affairs became embarrassed and although the bond was intact it looks as if about £500 disappeared, even if for a while the interest on it was made available for payments to orphans. Dr Chalmers took a hand when he became Professor of Divinity but it seems to have been difficult to get proper attendance of managers or committee at the time of the Synod meeting. In 1835 the interest fell from £40 per annum in consequence of the City of Edinburgh's financial situation and in 1836 the city was only able to pay 15/- in the pound with interest at 4 per cent until paid up.

Principal Baird was now old and unable to keep an eye on things so that

nothing happened until 1838 when notice was sent to Mr Young, the agent of the Church, requesting him to call for the unpaid dividends of the Centesima Fund. The Rev. Dr Muir, Moderator of the General Assembly made enquiry as to the purposes of the Fund and a deposit receipt for £106 12/- was obtained from the British Linen Company Bank in the names of Dr Muir and the Moderator of the Presbytery of Edinburgh. The principal was now £505 and new bonds were prepared for £100 each.

In 1842 Principal Lee took a hand and tidied up arrangements. The agent of the Church became secretary and treasurer and for many years an annual report was made to the General Assembly. In 1851 it was agreed, quite incorrectly, to make payments to the Misses May and Ann Morison, whose father was the composer of paraphrases, and who had lost their whole substance in the failure of the Aberdeen Bank.

Since then the annuities have been paid regularly to ladies whose parents or husbands have been ministers in the area of the former diocese of Edinburgh and the capital has been increased by reinvestment and capitalising of surplus income. At the present time the capital is £1,738, 5½ per cent Mortgage City of Edinburgh Stock and five payments of £10 are made.<sup>1</sup>

But let us return to the more general provision for widows and orphans. Credit for first suggesting, in 1716, a fund for widows is given to Patrick Cowper, minister of Pittenweem, born in 1660 and much persecuted in the Second Episcopacy. He spent time in Holland and after the Toleration was ordained in the meeting-house at Bannockburn. He died in 1740.

Several attempts were made in the next quarter-century to make provision on a voluntary basis and remove the scandal of ministers' widows living in destitution. In 1718 the General Assembly passed an Act<sup>2</sup> and Recommendation concerning a fund for "maintaining the Indigent Widows and Orphans of ministers". This is a carefully prepared Act, recommending every minister to give a tenth of his stipend for one year to the Moderator of Presbytery who would hand it to a responsible person appointed by the Synod. Newly appointed ministers should elect to join within two years of admission. The money collected should be turned into stock, the interest from which should benefit widows and orphans of contributors. The maximum benefit would be £10 sterling per annum payable at the time of the Synod meeting. Any surplus would be capitalised. Management would be in the hands of the contributors and any charitably disposed persons who contributed more than £10 sterling. Provision was made for appointing a

<sup>1</sup> Three minute books and papers are in the hands of J. and F. Anderson W.S., Edinburgh. The writer acknowledges with thanks the courtesy and help given and permission to see the papers.

<sup>2</sup> 1718 IV Session 5, May 19. *Acts Gen. Ass.*, (Church Law Society, 1843), p. 520.



committee in the Synod. Such presbyteries as might have already made provision for widows could phase their schemes into the new one.

In 1723 some contributors in the Synod of Lothian drew the attention of the General Assembly to the fact that a number of ministers had neglected to pay the tenth of stipend by the last date permitted in the 1718 Act and now wished to contribute. The General Assembly passed an Act<sup>1</sup> extending the time to Whitsunday 1725, interest from the time when it should have paid being added to the payment due.

It appears that sometime after 1723 there was put forward the idea of a general fund, in place of synodical funds, to be managed by the General Assembly or their deputies, for in 1735 the Assembly, in a new Act,<sup>2</sup> referred to this idea and considered that its existence had militated against the success of the synodical funds. There would be "great difficulties which would necessarily occur both in raising and managing the more general fund; and there being now no prospect of any success in the said scheme for a general fund". The General Assembly considered that their synodical scheme should be adhered to and vigorously advanced, and again extended the date by which ministers might join, to Whitsunday 1736, subject to the agreement of the contributors and payment of interest from the time when payment should have been made.

It would be valuable to know more about the proportion of ministers who joined the synodical scheme and how it operated. And were the statistics available to those who instigated what became the *Widows' Fund*? In any case it appears that the synodical schemes failed and "proved ineffectual because of their limited nature and from want of a common rule and proper authority to enforce it".<sup>3</sup> It had become necessary to take a collection in the Assembly House each year for the relicts or children of ministers.<sup>4</sup> The widows had been receiving out of public charity.

According to the *Fasti*,<sup>5</sup> the first suggestion for a Widows' Fund is said to have been made by John Mathison, minister of the High Kirk, Edinburgh, 1710-52, in 1741, but the Act of 1735 indicates that the matter was being discussed before then and it is difficult now to assess the praise properly. It seems certain that it was primarily the work of a group of the burgh ministers of the City of Edinburgh. The credit usually goes to Alexander

<sup>1</sup> 1723 X, *Acts Gen. Ass.*, p. 564.

<sup>2</sup> 1735 IV, *Acts Gen. Ass.*, p. 631.

<sup>3</sup> *An Account of the Rise and Nature of the Fund*, 1759 p. 1.

<sup>4</sup> *Annals of the General Assembly of the Church of Scotland*, 1739-52; 1838, N. Morren, p. 28.

<sup>5</sup> F.E.S. I, p. 60.

Webster, ordained at Culross in 1733 and admitted to Tolbooth, Edinburgh, where his father had been minister, in 1737. Like his father and his brother-in-law, Ebenezer Erskine, he was an ardent evangelical and drew packed congregations at the Tolbooth Kirk. He was at the same time a man of notoriously convivial habits and perhaps therefore of great popularity. It looks as if Webster collected the data and provided the impetus for action.<sup>1</sup> The other man principally involved was Robert Wallace, minister of New North, Edinburgh, from 1738. Wallace was born in 1696 or 1697, admitted to Moffat in 1723 and New Greyfriars in 1733. Before ordination he had assisted James Gregory, Professor of Mathematics in Edinburgh; he helped to found the Rankenian Club in 1717 and also the Philosophical Society which became The Royal Society of Edinburgh in 1783. He was in disfavour during Walpole's time, partly because he refused to read the proclamation after the Porteous Riot, but after Walpole was removed in 1742 he was entrusted with the management of Church business and patronage matters in Scotland and he was strategically placed for action on behalf of widows. Perhaps his interest in widows meant that he did not work for the abolition of the Patronage Act and it is certain that when writing to presbytery members about patronage matters he took occasion to stimulate interest in the widows' scheme.<sup>2</sup> He was a skilled mathematician and did most of the calculations as to life probability, value of annuities, etc.<sup>3</sup>

The other person involved was George Wishart, minister of Tron, Edinburgh. He was ordained to St Cuthbert's Edinburgh in 1726 and succeeded his father, Principal Wishart in the Tron in 1730. He was deeply respected as a preacher, became Principal Clerk of Assembly in 1746, was Moderator in 1748 and died full of years in 1785.

At the time of the General Assembly in 1742 a definite move was made to establish a general fund and, perhaps because Webster was not a member in 1742, a special meeting of the Committee of Overtures was called for the evening of Saturday, 8 May, "for receiving any scheme or proposals that may be offered for raising a Fund for widows of ministers. Any member of Assembly or minister of this church may be heard".<sup>4</sup> Statistics from all the presbyteries except two or three were presented showing figures from

<sup>1</sup> Alexander Carlyle: *Autobiography*, 1860, pp. 239 ff. Jupiter Carlyle did not like Webster. Cf. also Morren: *Annals*, 1752-66; 1840, p. 375.

<sup>2</sup> Henry R. Sefton: *An Early Moderate*, SCHS, XVI, p. 11.

<sup>3</sup> S.R.O. CH9/17/11; David Deuchar in an inaugural address to the Actuarial Society of Edinburgh for the Session 1894-95 (*Proceedings of the Society III*, p. 208f.) made an interesting reconstruction of the probable calculations, from a later point of view.

<sup>4</sup> The Moderator had been asked by the Committee of Overtures to raise the matter of "renewing certain Schemes . . ." in the morning of 14 May and a remit had been given to the Committee.

1 March 1722—how many had died, how many had left widows, how many widows were still in life and how many remained unmarried. The promoters, Webster and Wallace, had had to collect the information and work out a scheme without the aid of mortality tables. All that was available was the evidence of the Breslau registers contained in Halley's Tables of 1693. The first figures were inaccurate but it was thought that 27 ministers died yearly on average, of whom 19 left widows. There were 304 widows widowed since 1722 of whom 280 were still unmarried and it was considered that 280 would be the maximum such in life at any time. Since Ann and stipend arrears could provide for the first year, the number to be cared for could be reduced to 261.

The plan put, presumably by Webster and Wallace, before the Committee of Overtures was for "the establishing of a fund by Act of Parliament for an annuity to the widow of every minister and a stock to the children of such as should leave no widow, founded on an annual tax payable out of their benefices and a capital arising from the surpluses of these taxes during the earlier years of the scheme when there would be no great burden on the fund; and as the ministers happening to die soonest would have paid least into the common stock, the provisions of widows and children were to be small at the beginning and to bear a growing proportion to the sums contributed by their husbands and fathers".<sup>1</sup>

However, some members of the committee criticised the scheme because it would not quickly enough relieve the indigent and necessitous, and the prospect of managing a capital sum presented great difficulties to their minds.<sup>2</sup> Another scheme, presumably also prepared beforehand, was substituted, without a capital and with no provision for children. And this was put to the Assembly on Friday, 14 May. The annuity was to be £20 and the trustees were to assess every stipend annually, whether occupied or vacant "in an equal sum not exceeding £4 Stg". When these payments were not enough a sum of up to £20 once and for all would be called for from those first ordained or admitted in the previous year. If this was still insufficient a graduated levy would be imposed on ministers with the highest stipends. The assessments were to be gathered by presbytery collectors who would pay over to a general collector between Whitsunday and Martinmas. The general collector would pay the widows on a presbyterial certificate in

<sup>1</sup> Webster: *Calculations with the principles and data on which they are instituted* . . . Edinburgh, 1748.

<sup>2</sup> Cf. *Reasons in support* . . . (1742), "But still this would involve the Church in the management of no small stock and many secular affairs not agreeable to her character . . . inconveniency of lending money, purchasing land, uplifting annual rents, law suits, etc."



Edinburgh at Martinmas. Expenses of management, determined by the Assembly, were to be covered. The ministers of Edinburgh, the quorum being nine, would be the trustees, accountable to the Assembly. If a minister demitted or were deposed and continued to pay, his widow would benefit. It was considered that existing presbytery and Synod funds could be used for children.

The 1742 Assembly sent this scheme for consideration by Presbyteries and report to the November Commission. Detailed instructions were given about voting in presbytery, dissenters to be named. Non-reply by presbytery was to be taken as concurrence. The Commission was given power, if there were a majority of ministers in favour, to petition the King and Parliament for an Act. The overture and scheme was accompanied by *Reasons in Support*, drawn up by a Committee appointed for the purpose.

When the Commission met in November 1742 it was found that 600 ministers, about two-thirds, approved the scheme in principle but most presbyteries suggested alterations. The tax on entrants would be too heavy, the present incumbents had too great an advantage and no provision had been made for orphans.<sup>1</sup> Webster wrote later that almost all presbyteries insisted that a capital should be created so that future entrants should not be taxed higher than present incumbents.<sup>2</sup> Some suggested delay and in some cases no report had been made or information was insufficient. A committee of seven was appointed and all ministers invited to join with the committee to consider the replies and revise the scheme so that the presbyteries could reconsider things and report to the March Commission. The result was that bit by bit Wallace and Webster seem to have been able to persuade committee and presbyteries to return to their original scheme with one noticeable difference—that “the provisions of families of such ministers as should die soonest, even in the first year of the scheme . . . were to be as great as the provisions of those who should live longest”.<sup>2</sup> Wallace was able to point out that without the creation of a stock, bearing interest, the payment required from new entrants would be an intolerable proportion of stipend from about the sixteenth year of the fund's operation.

Robert Wallace was moderator of the 1743 Assembly and the revised scheme was considered by a committee of the whole House and with more alterations reported to the General Assembly. It was approved and arrangements made to request an Act of Parliament, with the proviso that taxes were not to exceed the sums mentioned nor the produce of them used for any purpose other than those proposed. The Principal and professors of the

<sup>1</sup> Morren: *Annals* 1739-52, p. 36.

<sup>2</sup> Webster: *Calculations with the principles and data on which they are instituted* . . . Edinburgh 1749.

University of Edinburgh petitioned to be allowed to be covered by the scheme and the Assembly agreed and also that professors in other universities might do likewise.

Immediately after the Assembly, it appears that Wallace sent a copy of the scheme to Colin MacLaurin, Professor of Mathematics at Edinburgh, the celebrated mathematician with a European reputation who was to die in 1746 as a result of exposure when evading the Highland rebels. MacLaurin may have been acting on behalf of the Edinburgh professors and he replied that it was "so good that minute observations against the absolute perfection of the scheme seem to be improper". However, he was mildly critical, as indeed Webster and Wallace still were. He was "apprehensive that the capital will not rise so fast as is supposed without deductions from provisions for the children". Also he thought it "remarkably advantageous for those ministers advanced in years".<sup>1</sup> There is a paper headed "Tables of Widows' Scheme 1743" and marked "I think they were made by Mr Colin MacLaurin" showing progress of the scheme according to the doctrine of chances. In the first table—if a marriage tax equal to the premium be paid—the stock would reach a maximum of £32,974 after 24 years. In the second—if marriage tax be paid and children receive half provision for the first five years and three-quarters for the next five years and widows have no annuity in the first year—the stock would be £47,145 at 24 years and still be increasing.<sup>2</sup> Wallace also signed a printed memorial on the merits of the scheme, which was circulated in July.

The scheme had to be put into the more precise parliamentary form and language and some minor changes were necessary in content, for example because Edinburgh Presbytery wished other trustees in addition to their own ministers to be appointed. The Commission, meeting in November, received requests from Glasgow and St Andrews professors to join the fund and appointed Robert Wallace and George Wishart to go to the Parliament in London and apply for an Act. The Bill was drawn up by Adam Anderson and revised by Sir Dudley Rider, the Attorney General. The Lord Advocate too was much involved—he drew up the first draft of the Bill—and the Commissioners took care to gain the support of the Scottish members by interview and letter. The time was ripe, for Wallace's reputation stood high with the Government, even if there were suspicions of the loyalty of the Highland areas. One wonders what would have happened had things been delayed for two years.

While in London the two ministers received a number of letters from the

<sup>1</sup> S.R.O. CH9/ 17/2/1.

<sup>2</sup> S.R.O. CH9/17/12. MacLaurin's name and support must have been of help to the commissioners in London.



committee in Edinburgh asking for information and making suggestions, and they must have annoyed the committee by their evasive replies. There is a comment in Wallace's hand on the letters: "When they were in London severall peevish and unwise orders were sent them and they learned by experience how difficult it was to be directed and advised by a Committee at Edinburgh".<sup>1</sup> They took time off and had to apologise for absence from the first meeting of the trustees, on 10 April, after the passing of the Act. The Bill, promoted by the Scots members was little changed in the Commons and Lords and received the Royal Assent on 2 March 1744 as *17 Geo. II cap 11*. It was to take effect on 25 March 1744.

The provisions of the Act may be summarised. All ministers and professors admitted before 25 March 1744 had the option to join; all admitted subsequently were required to do so and choose to pay one of four rates (146 declined and the last died in 1800). The annual rates were £2 12s. 6d., £3 18s. 9d., £5 5s. and £6 11s. 3d. The corresponding annuities were £10, £15, £20 and £25. Children would receive £100, £150, £200 and £250 single payments divided equally among them, i.e. equal to ten years' widow's annuities and if the widow dies or remarries within ten years then the child or children would receive a sum which would make up ten years' annuities. In default of choosing a rate, the second rate would be fixed. After expenses of management, not more than £250 per annum, the surplus funds would be lent compulsorily to principals, professors and ministers in a set order of presbyteries in sums of £30. The £30 was on a bond and repayable on death, and the minister or professor had to pay interest at 4 per cent. This may seem a curious way of investing the money as it accumulated but some young ministers must have been glad to have the use of £30 in their early years. Capital in addition to this might be accumulated to the limit of £35,000, any surpluses thereafter to be distributed proportionately to children entitled in the year to receive provision. If any year the income fell short of expenditure and payments, the widows and children were to suffer deduction proportionately in that year, and to be repaid out of surpluses in later years; the accumulation of capital was not to suffer. Marriage tax equal to one year's rate was to be paid unless the lady were a widow entitled to an annuity. Vacant stipends and salaries were subject to tax of £3 2s. for each half-year or £2 10s. if the former incumbent had not received the £30 loan. Dates of payment were carefully laid down, later dates being provided for ministers in the Western Isles. The trustees were to be the ministers of the Presbytery of Edinburgh and the Principal and professors of the University of Edinburgh and also two appointed by the other universities and one from each presbytery annually. Those elected annually might decline. In addition all ministers,

<sup>1</sup> S.R.O. CH9/17/23.

"in any of the presbytery-seats of Scotland", and professors were appointed trustees unless they declined in due form within six months of appointment. The quorum was nine and there were to be four stated meetings per year. Absentees paid £1 unless they had reasonable excuse accepted. The General Assembly would appoint the collector and the trustees a clerk. The collector must give a bond for £7,000 and he would receive a salary of £155 per annum. Instructions were given for the provision of proper information and list by presbyteries, with monetary penalty for failure. An annual report was to be made to the General Assembly.

The committee appointed to consider the Act reported to the General Assembly of 1744 that the Act had been passed. The Lord Advocate, the Chancellor and the Speaker of the Parliament were thanked for their help, then Wallace and Wishart for all they had done. Webster was congratulated for "his extraordinary pains in the rise and progress of the scheme". Petitions were received from the professors of King's and Marischal Colleges in Aberdeen to join. Those of Marischal were accepted and also King's after a debate and decision to sustain a request made at a meeting of professors by casting vote. The Assembly passed an Act ordering the presbyteries to keep necessary records.<sup>1</sup> The costs of the commissioners in London amounting to £500 were ordered to be paid out of the Church's public fund. It was ruled that the minister of the Castle of Edinburgh was not eligible to join. Mr James Stewart, Attorney in Exchequer, was appointed as Collector-General and a bond arranged.

From the time the trustees first met, Webster was the active leader and Wallace seems to have taken little direct part beyond attending meetings. In 1744 he was appointed a Chaplain to the King and a Dean of the Chapels Royal and in 1759 was given a D.D. from Edinburgh University. He died in 1771. Shortly after the 1744 Act was passed he gave his attention to writing *A Dissertation on the Numbers of Mankind* for the Philosophical Society. This was published in 1753 and was translated into French together with a paper by Hume *On The Populousness of Ancient Nations!* Wallace was an early moderate but never an extreme one, even if he did write an essay on *The Principles and the Art of Dancing*.<sup>2</sup> His *Various Prospects of Mankind, Nature and Providence*, 1761, in a sense forestalled Malthus and was referred to by Hazlitt. Much of his writing was never published.

Webster was to go with his statistical labours and at the instigation of the Government take the first census of Scotland, in 1755.<sup>3</sup> Edinburgh made

<sup>1</sup> 1744 IV, *Acts Gen. Ass.*, p. 674.

<sup>2</sup> For Wallace cf. Henry R. Sefton *An Early Moderate*, SCHS XVI, p. 1; also Morren: *Annals* 1739-52, p. 300 and S.R.O. CH9/17/53.

<sup>3</sup> Cf. *Scottish Population Statistics*, ed. James G. Kyd, (SHS 1952).

him a Doctor of Divinity in 1760 and he became a Royal Chaplain and a Dean of the Chapels Royal. He is credited with suggesting the creation of the New Town of Edinburgh. He succeeded Stewart as general collector of the Widows' Fund in 1771 and died in 1784.

In 1745, at the General Assembly, it was reported that there were 942 benefices with 897 ministers and 69 university appointments with 65 filled; 31 had paid at the lowest rate, 201 at the next, 338 the next and 248 the highest, between 25 March 1744 and Martinmas 1745; 16 ministers had died and six widows and one family had come on the fund, one widow receiving £15, four £20 and one £25. By 14 May 1745, £7,380 had been ordered to be lent in £30 lots.<sup>1</sup> It appeared already that older men were choosing the higher rates<sup>2</sup> The Assembly approved an Act<sup>3</sup> giving detailed instructions about certificates and the manner of keeping registers.

However, the trustees became exasperated at the inaccuracies in returns and complained to the Assembly of 1747; nor had ministers been calling for the £30. Another Act<sup>4</sup> reinforced the former and laid it upon synods to inspect the registers annually. It was becoming apparent too that some change would have to be made in the Act of Parliament if the scheme were to be surely based. Although Webster and Wallace had been overruled, they had been right when they wished the older ministers joining the fund to bear more of the burden if their widows were to have the same benefits as the widows of men who would pay premiums for a considerable number of years. The trustees prepared a representation for the Assembly of 1748.<sup>5</sup> The number of benefices and university appointments, totalling 1,013 was less by 26 than had been thought and the number of widows at 364 would be more by 43 than had been assumed. The stock would become stationary at £47,633 and then diminish. And £47,633 would be short by £10,000 of the sum required by 1771 if the capital were to rise to £63,860 by the time the greatest burden would fall on it. The representation was based on

<sup>1</sup> Morren: *Annals* 1739-52, p. 66.

<sup>2</sup> A printed letter appeared in the *Edinburgh Courant*, dated 9 April 1744, (S.R.O. CH9/17/31) in reply to one asking if it is just and equal for one of advanced years to join the scheme. The writer (Webster?) indicated that older ministers were expected to choose the lower rates and benefits.

"If these ministers shall group the highest class . . ., I shall not have that opinion of their Honesty and Piety, which I would wish to entertain of men of their Cloth and I shall be sorry if I find my Friend's Manse in the list of those (which I suppose will in due time be published) who have sought to enrich themselves with the spoil of others . . .".

<sup>3</sup> 1745 IV, *Acts Gen. Ass.*, p. 680.

<sup>4</sup> 1747 IV, *Acts Gen. Ass.*, p. 693.

<sup>5</sup> *The Representation of the Trustees . . . to the General Assembly . . .* 1748, (S.R.O. CH9/17/35).



*Calculations with Principles and Data*, a careful analysis of the situation, probably by Webster, with the help of Halley's Tables, based on information from the city of Breslau. He had the help of George Drummond, the Lord Provost of Edinburgh, the Rev. Matthew Stewart, Professor of Mathematics and Mr Alexander Chalmers, accountant, in the checking of the figures.<sup>1</sup> The Assembly agreed that changes were necessary and authority was given for another approach to Parliament. The trustees prepared a *Memorial* for the King in Parliament setting forth the changes desired, and the changes were given effect to in *Act 22 Geo. II cap 21* amending *17 Geo. II cap 11*.<sup>2</sup>

The significant changes were as follows. If a minister should die before having paid a sum equal to three years' annuities corresponding to his annual rate, the allowance to his widow or children was to be reduced by the balance due, the widow receiving only one half annuity due until the balance was made up. The permitted capital, in addition to the £30 lent to each minister (amounting in all to approximately £30,000), was raised from £35,000 to £50,000. After payment of expenses the first charge on the income would be for the raising of this capital; from 1749 to 1752, £3,000; from 1753 to 1756, £2,000; from 1757 to 1763, £1,000; from 1764 to 1770, £400 and thereafter £200 per annum, until the sum of £50,000 be made up. In each year, *after* these deductions from the income, the annuities were to be paid to widows in half-yearly instalments on 15 May and 11 November (old style—26 May-22 November, new style)<sup>3</sup> and stock to the children entitled. Should there be deficiency, the children's benefits and then the widows' would be reduced proportionately, the reduction being made good out of surpluses in subsequent years. If there should be further surplus in any year, after payment of expenses, capital increase, payment of annuities and stock to children and prior deficiencies, it would be added to capital. After the capital reached the required maximum, surpluses would be divided among widows and children in due proportion.

The trustees were authorised to raise the rate of interest to 5 per cent on the £30 loans. Authority was given to the Lords of Session to issue general letters of horning at the collector's instance against ministers not paying rates, interest etc. The rate of payment was to be chosen on or

<sup>1</sup> *Calculations with the principles and data . . .*, 1748. He may also have had the help of Alexander Bryce, minister of Kirknewton and a man of scientific attainment. *Fasti*, I, p. 151, 1915 Edition.

<sup>2</sup> *An Act for explaining and amending an Act . . .*, (Reprinted Edinburgh, 1756).

<sup>3</sup> To this day, because of the eleven days difference when the new Calendar was introduced in 1753, the annuities from the pre-Union Church of Scotland section of the Fund, are payable on 26th May and 22nd November instead of at Whit Sunday and Martinmas and the annual rate before 13th February instead of Candlemas.

before 26 January (new style) after the minister has had the right to stipend for one half-year (one year and a half if he live in the Western or Northern Isles) or after a professor has held office for four months. (The trustees' year ran from 22 November to 22 November. Returns from presbyteries were due by 13 February, the date on which rates and marriage tax should be paid. The trustees considered the lists in March and arrangements for disposal of moneys in May. Annuities were paid 26 May and 22 November.)

One other change is interesting. The meetings of the trustees had been held in the Old Kirk Aisle in St Giles' building, a most uncomfortable and unsuitable place. In January 1745 they received some money from the Decima Fund of the Synod of Lothian and decided to build their own offices which they would then rent to the collector and clerk. The trustees hall was duly ready by 1748, at Scot's Close in Edinburgh, and the Act authorised its use for meetings, four times a year and as required.

This Amending Act received the Royal Assent on 26 May 1749 and the Moderator of Assembly was authorised<sup>1</sup> to express thanks to the Chancellor, Speaker and Principal Secretaries of State for their help.

The need for the changes, comparatively minor as they were, arose from the fact that it had been assumed that the average payment would be £4 0s. 5d., the average annuity £15 6s. 4d. and the average stock to children £153 5s. In fact the average payment was £5 5s., the average annuity about £20 and payment to children £200.

From 1748 the actuality corresponded remarkably well to the calculated figures.<sup>2</sup> It was expected that 30 ministers and professors would die annually; there would be 20 new widows and six new families to be cared for each year.

### Ministers and Professors

		Deaths	(Calculated figure in brackets)
5 April	1757	383	(390)
11 November	1759	468	(468)
	1762	537	(540)
22 November	1764	615	(620)
22 November	1777	981	(1,010)

### New Widows

	1762	358	(360)
22 November	1764	411	(413)
22 November	1777	645	(673)

<sup>1</sup> Morren: *Annals* 1739-52, p. 157.

<sup>2</sup> Morren: *Annals* 1752-66, pp. 132, 200, 261 and 309; Arnot: *History of Edinburgh*, 1788, p. 544.

**New Families**

	1762	107	(108)
22 November	1764	122	(124)
22 November	1777	188	(202)

**Number of Widows on Fund**

5 April	1757	171	(177)
	1762	224	(229)
22 November	1764	241	(250)?
22 November	1777	305	(307)

**The Average Annuity** varied between £19 12s. and £20 18s. (£20).

**The Average Rate** was between £5 and £5 5s. (£5 5s.).

<b>Free Capital</b>	£	£
	1748	18,290
	1756	42,888
	1759	49,128
	1761	52,122
	1764	57,468
	1765	58,347
	1778	75,088
		(18,620)
		(43,333)
		(49,261)
		(52,660)
		(57,049)
		(58,348)
		(71,560)

(It appears that the calculated figure is as at Whitsunday and the actual figure as at Martinmas of the previous year.)

In 1757, the General Assembly, after hearing the Report of the Widows' Fund, passed an Act<sup>1</sup> instructing presbytery registers to be kept with the information about each parish under the heading of the parish and also authorising an abstract of the two Acts relative to the fund and the necessary forms and returns to be prepared and circulated to presbyteries and universities. Spare paper was to be bound up with the volume so that any new instructions might be entered in. The volume was ready by 1759<sup>2</sup>

In 1771, Richard Price, Unitarian minister and pioneer actuary, published his *Observations on Reversionary Payments* and in the first editions expressed doubt about the soundness of the fund, because the premium payments were so low. Webster immediately wrote to him<sup>3</sup> and so persuaded him that in the third and subsequent editions he amended his judgment—"That part

<sup>1</sup> 1757 IV, *Acts Gen. Ass.*, p. 728.

<sup>2</sup> *An Account of the Rise and Nature of the Fund . . .*, 1759.

<sup>3</sup> *Letter, Rev. Alex. Webster of Edinburgh to Rev. Dr Price of London*, printed in Edinburgh, 1771. Cf. *Facile Princeps*, Alexander Mackie, 1956 p. 118.



of the Second edition Chp. II which treats of the Scottish Establishment has now been new composed and carefully accomodated to the more accurate information concerning it with which I have been favoured". He also congratulated Webster, "the ingenious Doctor Webster", "the founder of this scheme."<sup>1</sup>

The importance of the fund in relationship to other widows' funds and life insurance in general has, I believe, not been sufficiently appreciated.

This is not the place even to summarise the history of life insurance. Suffice it to say that early schemes were rather in the nature of a gamble or were built on unsound principles. Most, like that approved by the Assembly of 1742 against the will of Webster and Wallace, were on the *assessment* principle, the premiums of each year being distributed as payments in that year. To work well this needs an attained stationary membership and an ever-increasing membership only puts off the day of reckoning. Only the Amicable Society, founded in 1705, survived the South Sea Bubble of 1720 and it provided for a *reserve* although otherwise its arrangements were largely on a variation of the assessment principle.<sup>2</sup> The Scottish Ministers' Widows' Fund of 1744 was the first to operate on the *maximum* principle, capital being gradually accumulated to such an extent that interest and contributions would suffice to pay the maximum amount of annuities and expenses likely to arise. It was of course a compulsory scheme with a fairly stationary membership and established by law. There was a life contingency dependent on a fixed annual rate, chosen in advance. The benefits were known in advance and provision was made for division of any money surplus to requirements—the basis of the *bonus* idea. There was no restriction on occupation if a minister be deprived or resign, nor on place of residence.

The old Equitable Company of London was founded on sound principles in 1762, but in the previous year the first policy was issued by "The Corporation for the Relief of poor and distressed Presbyterian Ministers, and of poor and distressed Widows and Children of Presbyterian Ministers", (22 May 1761), in Philadelphia, Pennsylvania.<sup>3</sup> This widows' and orphans' scheme led to the real beginning of life insurance in America and when the Rev. Francis Alison, the minister of the First Presbyterian Church in Philadelphia and the moving spirit in the Corporation, applied for a

<sup>1</sup> William Morgan, Price's nephew and actuary to the Equitable of London also praised the Scots fund in the 7th Edition of *Observations on Reversionary Payments*, London, 1812.

<sup>2</sup> The Amicable was amalgamated to the Norwich Union in 1864.

<sup>3</sup> Alexander Mackic: *Facile Princeps*, 1956, p. 109. This history of the beginning of life insurance in America and particularly the Presbyterian Ministers' Fund, contains an excellent survey of the early Scottish fund, pp. 108-119.

charter he used the words "in imitation of the laudable example of the Church of Scotland". The American society was modelled very closely on the Scottish fund, and its historian acknowledges the fact very clearly.

Webster, in 1773, suggested alterations in the scheme and this resulted in a new Act, *19 Geo. III cap. 20*, 1778, which repealed the first two Acts and was to remain normative, as amended by Acts in 1814 and 1890, until the time of the union of 1929. The 1778 Act made comparatively few changes but three were important. New entrants over 40 years of age if married or widowers with children, would pay an entry tax of two and a half annual rates. There were to be no more £30 loans to contributors and the existing ones were to be repaid with 4 per cent interest. And the capital, including the loans, was to be raised to £100,000 as a maximum. When the total capital should reach £97,000, the trustees, after consulting contributors through universities and presbyteries, were to prepare a plan as to the disposal of surpluses. By 1798 the trustees were able to report that the £100,000 figure had been reached in the previous November.

An Amending Act in 1814 created a new fund out of the surpluses and all vacant stipend was secured for the benefit of widows and orphans. The rates and marriage tax were raised by 20 per cent and remained constant until the union of the Churches in 1929. The Act under which the present trustees operate is "The Churches and Universities (Scotland) Widows' and Orphans' Fund Order Confirmation Act 1954" [2 and 3 Eliz. 2] as amended in 1967. The capital now stands at approximately £3,148,000 (1971). There are 3,162 contributors and 1,031 widows receive annuities, the general fund annuity being £212.